JFm 3628

PATENT

JUL 2 4 2006

THE UNITED STATES PATENT AND TRADEMARK OFFICE In re application of: Tara Chand Singhal 5 Serial No: 09/891,913 ) Art unit 3628 Filed: June 26, 2001 Method and Apparatus for A Payment . 10 For: Card System Harbeck, Timothy M Examiner: Attorney Docket: 11195.33 15

## **INFORMATION DISCLOSURE STATEMENT**

Commissioner for PatentsP O Box 1450, Alexandria, VA 22313-1450

Sir:

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An information disclosure statement is being filed with this transmittal letter.

Applicant has a pending Canadian patent application No. 2,414,715, which covers the art disclosed in this application before the US patent Office.

The Canadian Patent Office Search Report identified European application Davis et al, as in attached IDS, as a reference.

PTO/SB/08A (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

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INFORMATION DISCLOSURE

STATEMENT BY APPLICANT

 Complete if Known

 Application Number
 09/891,913

 Filing Date
 06/26/2001

 First Named Inventor
 Tara Chand Singhal

 Art Unit
 3628

 Examiner Name
 Harbeck, Timothy M

(Use as many sheets as necessary)

Sheet 1 of 1 Attorney Docket Number 11195.33

U. S. PATENT DOCUMENTS  Examiner   Cite   Document Number   Publication Date   Name of Patentee or   Pages, Columns, Lines,						
Examiner Initials*	Cite No.1	Document Number	MM-DD-YYYY	Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
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Cite	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	
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1	EP 1003139	05-24-2000	Davis et al.	See CN Srch Rpt	
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	Cite No.1	Cite No. 1 Country Code 3 Number 4 Kind Code 5 (if known)	Cite Foreign Patent Document Publication Date MM-DD-YYYY  Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)	Cite Foreign Patent Document Publication Date Applicant of Cited Document  No. 1 Date Applicant of Cited Document  MM-DD-YYYY  Country Code 3 Number 4 Kind Code 5 (if known)	Cite Foreign Patent Document Publication Name of Patentee or Applicant of Cited Document Where Relevant Passages Or Relevant Figures Appear

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This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.